Case 23-12018-mdc Doc 18 Filed 08/18/23 Entered 08/19/23 00:30:05 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-12018-mdc Wanda Henry Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Aug 16, 2023 Form ID: 309I Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2023:

Recip ID db	Recipient Name and Address Wanda Henry, 5959 Upland Way, Philadelphia, PA 19131-2233	
14798907	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001	
14798909	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210	
14804295	+ Philadelphia Gas Works-Bankruptcy Dept, 800 W Montgomery Ave 3F, Philadelphia PA 19122-2898	
14798911	+ Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616	
14798913	+ State Farm Federal Credit Union, c/o Westervelt, Johnson, Nicoll & Keller, 411 Hamilton Blvd Ste 1400, Peoria, IL 61602-118	7
14798915	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404	

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID aty		Notice Type: Email Address Email/Text: mail@cibiklaw.com	Date/Time	Recipient Name and Address
·			Aug 16 2023 23:32:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+	Email/Text: bncnotice@ph13trustee.com	Aug 16 2023 23:33:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg		Email/Text: megan.harper@phila.gov	Aug 16 2023 23:33:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+	Email/Text: ustpregion03.ph.ecf@usdoj.gov	Aug 16 2023 23:33:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14798903		Email/Text: megan.harper@phila.gov	Aug 16 2023 23:33:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14798904		Email/Text: bankruptcy@philapark.org	Aug 16 2023 23:33:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14798905		EDI: IRS.COM	Aug 17 2023 03:31:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14798906	۸	MEBN	Aug 16 2023 23:28:12	KML Law Group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
14798910	+	Email/Text: blegal@phfa.org	Aug 16 2023 23:33:00	PHFA, 211 N Front St, Harrisburg, PA 17101-1466
14797882		EDI: PENNDEPTREV	Aug 17 2023 03:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14797882		Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 16 2023 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946

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District/off: 0313-2 User: admin Page 2 of 2 Date Rcvd: Aug 16, 2023 Form ID: 309I Total Noticed: 21

14798912 + Email/Text: bankruptcy@philapark.org

Aug 16 2023 23:33:00 Philadelphia Parking Authority, Bankruptcy

Department, 701 Market St, Philadelphia, PA

19106-1540

14798914 EDI: AIS.COM

T Mobile/T-Mobile USA Inc, by American Aug 17 2023 03:31:00

InfoSource as agent, 4515 N Santa Fe Ave,

Oklahoma City, OK 73118-7901

14798916 ^ MEBN

Aug 16 2023 23:28:06 U.S. Department of Justice, 950 Pennsylvania Ave

NW, Washington, DC 20530-0009

14798917 Email/Text: EDBKNotices@ecmc.org

Aug 16 2023 23:33:00 US Department of Education, Po Box 16448, Saint

Paul, MN 55116-0448

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Bypass Reason Name and Address

KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704 aty

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 smg

Internal Revenue Service, P.O. Box 7317, Philadelphia, PA 19101-7317 14806754

Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946 14798908

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2023 /s/Gustava Winters Signature:

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2023 at the address(es) listed below:

Name **Email Address**

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MARK A. CRONIN

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmllawgroup.com

MICHAEL A. CIBIK

on behalf of Debtor Wanda Henry mail@cibiklaw.com cibiklawpc@jubileebk.net;ecf@casedriver.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to identify the case:					
Debtor 1:	Wanda Henry	Social Security number or ITIN: xxx-xx-5859			
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:			
United States Bank	kruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 7/7/23			
Case number:	23-12018-mdc				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:		
1.	Debtor's full name	Wanda Henry			
2.	All other names used in the last 8 years				
3.	Address	5959 Upland Way Philadelphia, PA 19131–2233			
		MICHAEL A. CIBIK Cibik Law, P.C.	Contact phone 215-735-1060		
4.	Debtor's attorney Name and address	1500 Walnut Street Suite 900 Philadelphia, PA 19102	Email: mail@cibiklaw.com		
5.	Bankruptcy trustee	KENNETH E. WEST	Contact phone 215–627–1377		
	Name and address	Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Email: ecfemails@ph13trustee.com		
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M; Reading Office — 9:00 A.M. to 4:00 P.M. Contact phone (215)408–2800		
	https://pacer.uscourts.gov.		Date: 8/16/23		
ΑN	AMENDED TO CORRECT TIME OF MEETING				

For more information, see page 2

Debtor Wanda Henry Case number 23–12018–mdc

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 27, 2023 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details		
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 11/27/23		
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or			
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 9/15/23		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 1/3/24		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1,700.0 The hearing on confirmation will be held on: 10/12/23 at 09:30 AM, Location: Courtroom #2, 900 Market Street	·		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully ey to creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in ti you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If		

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I